

## CLAIMS

1. A method of resolving a dispute comprising:

providing for one or more initiating parties to initiate one or more offers  
5 comprising one or more first settlement ranges;

notifying one or more responding parties that one or more offers are  
initiated;

providing for the responding parties to initiate one or more responses  
comprising one or more second settlement ranges; and

10 determining a settlement amount based on the first and second settlement  
ranges.

2. A method of resolving a dispute using an on line system, said method  
comprising:

15 an on line system providing for an initiating party to initiate an offer to settle  
a dispute, said offer comprising a first settlement range;

the on line system notifying a responding party that the offer is initiated;

the on line system providing for the responding party to initiate a response to  
settle the dispute, said response comprising a second settlement range; and

20 the on line system notifying the initiating and responding parties whether a  
settlement is reached based on the first and second settlement ranges.

3. The method of claim 2 further comprising:

the on line system providing for the initiating party to expand said first settlement range if a settlement is not reached.

4. The method of claim 3 further comprising:

5 the on line system notifying the initiating and responding parties whether a settlement is reached based on the expansion of the first settlement range.

5. The method of claim 4 further comprising:

10 the on line system providing the responding party to expand said second settlement range if a settlement range is not reached based on the expansion of the first settlement range.

6. The method of claim 5 further comprising:

15 the on line system notifying the initiating and responding parties whether a settlement is reached based on the expansion of the second settlement range.

7. The method of claim 6 further comprising:

20 the on line system periodically inviting one or both the initiating party and the responding party to resubmit new offers if a settlement is not reached.

8. The method of claim 7 further comprising:

the on line system notifying a party and that unless a new offer for settlement is submitted by a certain deadline any pending settlement offers will be withdrawn.

9. The method of claim 8 further comprising:

the on line system terminating all services provided if a settlement is not reached after a certain time period has elapsed.

5 10. The method of claim 9 further comprising:

the on line system providing the initiating and responding parties with a communication forum to communicate.

11. The method of claim 1 wherein:

10 a settlement is reached if the first and second ranges overlap.

12. The method of claim 1 wherein:

15 a settlement range represents an offer made by a claimant and another settlement range represents an offer made by a respondent for resolution of a dispute; the settlement range offered by the claimant comprising a minimum limit accepted by the claimant and a maximum limit requested by the claimant; the settlement range offered by the respondent comprising a minimum limit offered by the respondent, and a maximum limit offered by the respondent;

20 wherein if the maximum limit requested by the claimant is less than or equal to the minimum limit offered by the respondent, then the settlement amount is the maximum limit requested by the claimant.

13. The method of claim 12 wherein:

if the minimum limit accepted by the claimant is more than the maximum limit offered by the respondent then no settlement amount is determined.

14. The method of claim 13 wherein:

5 the settlement amount is a value between the second largest and second smallest limits selected from settlement ranges offered by the claimant or the respondent.

15. The method of claim 13 wherein:

10 the settlement amount is the midpoint between the second largest and second smallest limits selected from settlement ranges offered by the claimant or the respondent.

16. The method of claim 13 further comprising:

15 inviting the claimant and the respondent to expand the settlement ranges representing their offers of settlement, if no settlement amount is determined.

17. The method of claim 16 further comprising:

expanding the settlement range offered by the claimant by a percentage of  
20 the difference between the upper and lower limits of the settlement range offered by the claimant, if the claimant elects to expand the settlement range.

18. The method of claim 17 further comprising:

determining a settlement amount based on the expanded settlement range.

19. The method of claim 16 further comprising:

expanding the settlement range offered by the respondent by a percentage of the difference between the upper and lower limits of the settlement range offered by the respondent, if the respondent elects to expand the settlement range.

20. The method of claim 19 further comprising:

determining a settlement amount based on the expanded settlement range.

21. A method of resolving a dispute between an initiating party and a responding party comprising:

providing for an initiating party to select a first increment value;

providing for the initiating party to select a first settlement range from a plurality of settlement ranges generated based on the first increment value; and

providing for an initiating party to initiate an offer to settle a dispute, said offer comprising the first settlement range.

22. The method of claim 21 further comprising:

notifying a responding party that the offer is initiated;

providing for the responding party to select a second settlement range from a plurality of settlement ranges generated based on the first increment value; and

providing for the responding party to initiate a response to settle the dispute, said response comprising the second settlement range.

23. The method of claim 21 further comprising:  
notifying a responding party that the offer is initiated;  
providing for the responding party to select a second increment value;  
providing for the responding party to select a second settlement range from a  
5 plurality of settlement ranges generated based on the second increment value; and  
providing for the responding party to initiate a response to settle the dispute,  
said response comprising the second settlement range.

24. The method of claim 21 wherein:  
10 the initiating party may select an exact settlement value as the first settlement  
range.

25. The method of claim 22 wherein:  
the responding party may select an exact settlement value as the first  
15 settlement range.

26. The method of claim 22 wherein:  
a settlement value is determined based on the first and second settlement  
ranges.

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27. A computer program product comprising:  
a computer usable medium having computer readable program code  
embodied therein configured to resolve a dispute, said computer program product  
comprising:

computer readable code configured to cause a system to provide for an initiating party to select a first increment value;

computer readable code configured to provide for the initiating party to select a first settlement range from a plurality of settlement ranges generated based  
5 on the first increment value; and

computer readable code configured to provide for an initiating party to initiate an offer to settle a dispute, said offer comprising the first settlement range.

28. The computer program product of claim 27, further comprising:  
10 computer readable code configured to notify a responding party that the offer is initiated;

computer readable code configured to provide for the responding party to select a settlement range from a plurality of settlement ranges generated based on the first increment value; and

15 computer readable code configured to provide for the responding party to initiate a response to settle the dispute, said response comprising the second settlement range.

29. The computer program product of claim 27, further comprising:  
20 computer readable code configured to notify a responding party that the offer is initiated;

computer readable code configured to provide for the responding party to select a second increment value;

computer readable code configured to provide for the responding party to select a second settlement range from a plurality of settlement ranges generated based on the second increment value; and

computer readable code configured to provide for the responding party to  
5 initiate a response to settle the dispute, said response comprising the second settlement range.

30. The computer program product of claim 27, wherein:

the initiating party may select an exact settlement value as the first settlement  
10 range.

31. The computer program product of claim 28, wherein:

the responding party may select an exact settlement value as the first  
settlement range.  
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32. The computer program product of claim 28, wherein:

a settlement value is determined based on the first and second settlement  
ranges.

20 33. A computing system for resolving disputes, said system comprising:

a processor;

a memory coupled to said processor;

code executed by said processor configured to resolve a dispute; said code  
comprising:



a method providing for an initiating party to select a first increment value;

a method providing for the initiating party to select a first settlement range from a plurality of settlement ranges generated based on the first increment value; and

a method providing for an initiating party to initiate an offer to settle a dispute, said offer comprising the first settlement range.

34. The system of claim 33 said code further comprising:

a method notifying a responding party that the offer is initiated;

a method providing for the responding party to select a second settlement range from a plurality of settlement ranges generated based on the first increment value; and

a method providing for the responding party to initiate a response to settle the dispute, said response comprising the second settlement range.

35. The system of claim 33 said code further comprising:

a method notifying a responding party that the offer is initiated;

a method providing for the responding party to select a second increment value;

a method providing for the responding party to select a second settlement range from a plurality of settlement ranges generated based on the second increment value; and

a method providing for the responding party to initiate a response to settle the dispute, said response comprising the second settlement range.

36. The system of claim 33, wherein:

5 the initiating party may select an exact settlement value as the first settlement range.

37. The system of claim 34, wherein:

10 the responding party may select an exact settlement value as the first settlement range.

38. The system of claim 34, wherein:

15 a settlement value is determined based on the first and second settlement ranges.

39. The system of claim 38, wherein:

the initiating and responding parties are invited to expand the settlement ranges representing their offers of settlement, if no settlement offer is determined.

20 40. The system of claim 39 said code further comprising:

a method expanding the settlement range offered by the initiating or the responding parties by a percentage of the difference between the upper and lower limits of the settlement range offered by the parties in order to reach a settlement.